

Selene Finance LP  
PO Box 9096  
Tampa, FL 33639-9096



Send Payments to:  
Selene Finance LP  
P.O. Box 71243  
Philadelphia, PA 19176-6243

Send Correspondence to:  
Selene Finance LP  
PO Box 422039  
Houston, TX 77242-4239

20170826-152  
MATTHEW J VANDERHOOP  
17 OLD SOUTH RD  
AQUINNAH, MA 02535-1520





9990 Richmond Ave  
Suite 400 South  
Houston, TX 77042  
Telephone (877) 768-3759  
Fax (866) 926-5498  
[www.selenefinance.com](http://www.selenefinance.com)

Hours of Operation (CT)  
Monday - Thursday: 8 a.m. - 9 p.m.  
Friday: 8 a.m. - 5 p.m.

- This is an important notice concerning your right to live in your home. Have it translated at once.
- Esta carta explica sus derechos legales para permanecer en su propiedad de vivienda. Por favor traduzca esta notificación inmediatamente.
- Este é um aviso importante em relação ao seu direito de morar na sua residência. Por favor, tem traduzido imediatamente.
- C'est une notification importante concernant votre droit de vivre chez vous. Faites-la traduire immédiatement.
- 这是一则關於您居住权的重要通知, 请儘快安排翻译。

90 Day Right to Cure Your Mortgage Default

06/06/2017

By First Class and Certified Mail

MATTHEW J VANDERHOOP  
17 OLD SOUTH RD  
AQUINNAH, MA 02535-1520

Sent Via Certified Mail  
9307 1100 1170 0916 5595 26

Re: Property: 17 OLD S RD  
AQUINNAH, MA 02535  
Loan #: .333 with Selene Finance LP

MORTGAGE BROKER:  
LOAN ORIGINATOR: Sovereign Bank

To MATTHEW J VANDERHOOP:

We are contacting you because you did not make your monthly loan payment[s] due on 11/01/2008; 12/01/2008; 01/01/2009; 02/01/2009; 03/01/2009; 04/01/2009; 05/01/2009; 06/01/2009; 07/01/2009; 08/01/2009; 09/01/2009; 10/01/2009; 11/01/2009; 12/01/2009; 01/01/2010; 02/01/2010; 03/01/2010; 04/01/2010; 05/01/2010; 06/01/2010; 07/01/2010; 08/01/2010; 09/01/2010; 10/01/2010; 11/01/2010; 12/01/2010; 01/01/2011; 02/01/2011; 03/01/2011; 04/01/2011; 05/01/2011; 06/01/2011; 07/01/2011; 08/01/2011; 09/01/2011; 10/01/2011; 11/01/2011; 12/01/2011; 01/01/2012; 02/01/2012; 03/01/2012; 04/01/2012; 05/01/2012; 06/01/2012; 07/01/2012; 08/01/2012; 09/01/2012; 10/01/2012; 11/01/2012; 12/01/2012; 01/01/2013; 02/01/2013; 03/01/2013; 04/01/2013; 05/01/2013; 06/01/2013; 07/01/2013; 08/01/2013; 09/01/2013; 10/01/2013; 11/01/2013; 12/01/2013; 01/01/2014; 02/01/2014; 03/01/2014; 04/01/2014; 05/01/2014; 06/01/2014; 07/01/2014; 08/01/2014; 09/01/2014; 10/01/2014; 11/01/2014; 12/01/2014; 01/01/2015; 02/01/2015; 03/01/2015; 04/01/2015; 05/01/2015; 06/01/2015; 07/01/2015; 08/01/2015; 09/01/2015; 10/01/2015; 11/01/2015; 12/01/2015; 01/01/2016; 02/01/2016; 03/01/2016; 04/01/2016; 05/01/2016; 06/01/2016; 07/01/2016; 08/01/2016; 09/01/2016; 10/01/2016; 11/01/2016;



12/01/2016; 01/01/2017; 02/01/2017; 03/01/2017; 04/01/2017; 05/01/2017; 06/01/2017 to Selene Finance LP ("Selene"). You must pay the past due amount of \$457,031.52 on or before 09/04/2017, which is 90 days from the date of this notice. The past due amount on the date of this notice is specified below:

- \$5,090.72 Principal & Interest due on 11/01/2008; \$5,090.72 Principal & Interest due on 12/01/2008; \$5,090.72 Principal & Interest due on 01/01/2009; \$5,090.72 Principal & Interest due on 02/01/2009; \$5,090.72 Principal & Interest due on 03/01/2009; \$5,090.72 Principal & Interest due on 04/01/2009; \$5,090.72 Principal & Interest due on 05/01/2009; \$5,090.72 Principal & Interest due on 06/01/2009; \$5,090.72 Principal & Interest due on 07/01/2009; \$5,090.72 Principal & Interest due on 08/01/2009; \$5,090.72 Principal & Interest due on 09/01/2009; \$5,090.72 Principal & Interest due on 10/01/2009; \$5,090.72 Principal & Interest due on 11/01/2009; \$5,090.72 Principal & Interest due on 12/01/2009; \$5,090.72 Principal & Interest due on 01/01/2010; \$5,090.72 Principal & Interest due on 02/01/2010; \$5,090.72 Principal & Interest due on 03/01/2010; \$5,090.72 Principal & Interest due on 04/01/2010; \$5,090.72 Principal & Interest due on 05/01/2010; \$5,090.72 Principal & Interest due on 06/01/2010; \$5,090.72 Principal & Interest due on 07/01/2010; \$5,090.72 Principal & Interest due on 08/01/2010; \$5,090.72 Principal & Interest due on 09/01/2010; \$5,090.72 Principal & Interest due on 10/01/2010; \$5,090.72 Principal & Interest due on 11/01/2010; \$5,090.72 Principal & Interest due on 12/01/2010; \$5,090.72 Principal & Interest due on 01/01/2011; \$5,090.72 Principal & Interest due on 02/01/2011; \$5,090.72 Principal & Interest due on 03/01/2011; \$5,090.72 Principal & Interest due on 04/01/2011; \$5,090.72 Principal & Interest due on 05/01/2011; \$5,090.72 Principal & Interest due on 06/01/2011; \$5,090.72 Principal & Interest due on 07/01/2011; \$5,090.72 Principal & Interest due on 08/01/2011; \$5,090.72 Principal & Interest due on 09/01/2011; \$5,090.72 Principal & Interest due on 10/01/2011; \$5,090.72 Principal & Interest due on 11/01/2011; \$5,090.72 Principal & Interest due on 12/01/2011; \$5,090.72 Principal & Interest due on 01/01/2012; \$5,090.72 Principal & Interest due on 02/01/2012; \$5,090.72 Principal & Interest due on 03/01/2012; \$5,090.72 Principal & Interest due on 04/01/2012; \$5,090.72 Principal & Interest due on 05/01/2012; \$3,801.99 Principal & Interest due on 06/01/2012; \$3,801.99 Principal & Interest due on 07/01/2012; \$3,801.99 Principal & Interest due on 08/01/2012; \$3,801.99 Principal & Interest due on 09/01/2012; \$3,801.99 Principal & Interest due on 10/01/2012; \$3,801.99 Principal & Interest due on 11/01/2012; \$3,801.99 Principal & Interest due on 12/01/2012; \$3,801.99 Principal & Interest due on 01/01/2013; \$3,801.99 Principal & Interest due on 02/01/2013; \$3,801.99 Principal & Interest due on 03/01/2013; \$3,801.99 Principal & Interest due on 04/01/2013; \$3,801.99 Principal & Interest due on 05/01/2013; \$3,801.99 Principal & Interest due on 06/01/2013; \$3,801.99 Principal & Interest due on 07/01/2013; \$3,801.99 Principal & Interest due on 08/01/2013; \$3,801.99 Principal & Interest due on 09/01/2013; \$3,801.99 Principal & Interest due on 10/01/2013; \$3,801.99 Principal & Interest due on 11/01/2013; \$3,801.99 Principal & Interest due on 12/01/2013; \$3,801.99 Principal & Interest due on 01/01/2014; \$3,801.99 Principal & Interest due on 02/01/2014; \$3,801.99 Principal & Interest due on 03/01/2014; \$3,801.99 Principal & Interest due on 04/01/2014; \$3,801.99 Principal & Interest due on 05/01/2014; \$3,801.99 Principal & Interest due on 06/01/2014; \$3,801.99 Principal & Interest due on 07/01/2014; \$3,801.99 Principal & Interest due on 08/01/2014; \$3,801.99 Principal & Interest due on 09/01/2014; \$3,801.99 Principal & Interest due on 10/01/2014; \$3,801.99 Principal & Interest due on 11/01/2014; \$3,801.99 Principal & Interest due on 12/01/2014; \$3,801.99 Principal & Interest due on 01/01/2015; \$3,801.99 Principal & Interest due on 02/01/2015; \$3,801.99 Principal & Interest due on 03/01/2015; \$3,801.99 Principal & Interest due on 04/01/2015; \$3,801.99 Principal & Interest due on 05/01/2015; \$3,848.57 Principal & Interest due on 06/01/2015; \$3,848.57 Principal & Interest due on 07/01/2015;

\$3,848.57 Principal & Interest due on 08/01/2015; \$3,848.57 Principal & Interest due on 09/01/2015; \$3,848.57 Principal & Interest due on 10/01/2015; \$3,848.57 Principal & Interest due on 11/01/2015; \$3,848.57 Principal & Interest due on 12/01/2015; \$3,848.57 Principal & Interest due on 01/01/2016; \$3,848.57 Principal & Interest due on 02/01/2016; \$3,848.57 Principal & Interest due on 03/01/2016; \$3,848.57 Principal & Interest due on 04/01/2016; \$3,848.57 Principal & Interest due on 05/01/2016; \$3,984.62 Principal & Interest due on 06/01/2016; \$3,984.62 Principal & Interest due on 07/01/2016; \$3,984.62 Principal & Interest due on 08/01/2016; \$3,984.62 Principal & Interest due on 09/01/2016; \$3,984.62 Principal & Interest due on 10/01/2016; \$3,984.62 Principal & Interest due on 11/01/2016; \$3,984.62 Principal & Interest due on 12/01/2016; \$3,984.62 Principal & Interest due on 01/01/2017; \$3,984.62 Principal & Interest due on 02/01/2017; \$3,984.62 Principal & Interest due on 03/01/2017; \$3,984.62 Principal & Interest due on 04/01/2017; \$3,984.62 Principal & Interest due on 05/01/2017; \$4,117.65 Principal & Interest due on 06/01/2017

- \$1,841.76 prior servicer late charge assessed on 06/06/2016
- \$652.75 Property Inspection 05/19/2017; \$130.00 Rekey Cost 05/19/2017; \$150.00 Recording Fee 05/19/2017; \$325.00 Title Search 05/19/2017; \$6.48 Certified Mail 05/19/2017; \$25.00 Tax Certificate 05/19/2017; \$12.00 Property Inspection 05/24/2017

If you pay the past due amount, and any additional monthly payments, late charges or fees that may become due between the date of this notice and the date when you make your payment, your account will be considered up-to-date and you can continue to make your regular monthly payments.

Make your payment directly to:

Selene Finance LP  
PO Box 71243  
Philadelphia, PA 19176-6243

The Loan Resolution Department can be reached at (877) 768-3759.

You may also make a payment by wire transfer with the following information:

Bank: Signature Bank  
ABA: 026013576  
Account No.: 1500960201

Please consider the following:

- You should contact the Homeownership Preservation Foundation (888-995-HOPE) to speak with counselors who can provide assistance and may be able to help you work with your lender to avoid foreclosure;
- If you are a MassHousing borrower, you may also contact MassHousing (888-843-6432) to determine if you are eligible for additional assistance. There may be other homeownership assistance available through your lender or servicer
- You may also contact the Division of Banks (617-956-1500) or visit [www.mass.gov/foreclosures](http://www.mass.gov/foreclosures) to find a foreclosure prevention program near you



- After 09/04/2017, you can still avoid foreclosure by paying the total past due amount before a foreclosure sale takes place. Depending on the terms of the loan, there may also be other ways to avoid foreclosure, such as selling your property, refinancing your loan, or voluntarily transferring ownership of the property to Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2014-10TT.

**If you do not pay the total past due amount of \$457,031.52 and any additional payments that may become due by 09/04/2017, you may be evicted from your home after a foreclosure sale. If Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2014-10TT forecloses on this property, it means the mortgagee or a new buyer will take over the ownership of your home.**

If you have questions, or disagree with the calculation of your past due balance, please contact Selene Finance LP at (877) 768-3759 or 9990 Richmond Ave, Suite 400 South, Houston, TX 77042.

Sincerely,  
Maria Malaro

Enclosed with this notice, there may be additional important disclosures related to applicable laws and requirements that you should carefully review.

**THIS PAGE CONTAINS MANDATORY DISCLOSURES**

The total amount you must pay to cure the default stated herein must be received by 09/04/2017.

Failure to cure the default on or before the date specified may result in acceleration of the sums secured by the Security Instrument sale of the property and/or foreclosure by judicial proceeding and sale of the property.

If you have not cured the default within ninety (90) days of this notice, Selene, at its option, may require immediate payment in full of all sums secured by your Security Instrument without further demand or notice, and foreclose the Security Instrument by judicial proceeding and sale of the property and/or invoke the statutory power of sale or any other remedies permitted by applicable law, and/or as provided within your Security Instrument. Selene shall be entitled to collect all expenses incurred in connection with pursuing any of the remedies provided within the Security Instrument, including but not limited to, reasonable attorney fees and costs of title evidence.

The default will not be considered cured unless Selene receives "good funds" in the full amount due as listed herein. This means that if you send any amount other than the full amount due or any form of payment is returned to us for insufficient funds, the default will not have been cured. No extension of time to cure will be granted due to a returned payment. Acceptance of an amount less than the full amount due by Selene does not waive any rights herein, acceleration of the debt or otherwise. If you send an amount less than the full amount due, Selene can apply the amount received to your account and proceed with the applicable legal remedies, without further notice to you.

You have the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale of the property.

This notice remains in effect until the default is cured. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

The holder of the mortgage is Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for BCAT 2014-10TT, c/o Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, 500 Delaware Ave, 11th floor, Wilmington DE, 19801. Selene Finance LP is the servicer of the loan.

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Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

**Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.**

**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.

